

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<b>In re: STEPHEN JUSTIN DAVIS</b>	<b>:</b>	<b>Chapter 13</b>
	<b>:</b>	
	<b>:</b>	
<b>Debtor</b>	<b>:</b>	<b>Bky. No. 19-10424-MDC</b>

**NOTICE OF OBJECTION TO CLAIM OF  
EXEMPTION AND HEARING DATE**

**Debtor, Stephen Justin Davis, has filed an objection to your claim of exemption in this bankruptcy case.**

- 1. Your claim of exemption may be eliminated or changed by the court because an objection has been filed. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult an attorney).**
- 2. If you do not want the court to eliminate or change your claim of exemption, or if you want the court to consider your views, you or your lawyer must attend the hearing on the objection, scheduled to be held on October 3, 2019, a 11:00 am, in Courtroom 2, United States Bankruptcy Court 900 Market Street, Suite 400, Philadelphia, PA 19107.**

Dated: August 14, 2019.

/s/ Stephen Justin Davis  
**Pro Se Debtor**  
**Email: [sjustindavis@yahoo.com](mailto:sjustindavis@yahoo.com)**

**PROOF OF SERVICE**

A true and correct copy of the foregoing has been sent by either electronic transmission or U.S. Mail on August 14, 2019 to: Chapter 13 Trustee; and Creditor.

/s/ Stephen Justin Davis

**Pro Se Debtor**

**Email: [sjustindavis@yahoo.com](mailto:sjustindavis@yahoo.com)**

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<b>In re: STEPHEN JUSTIN DAVIS</b>	:	<b>Chapter 13</b>
	:	
	:	
<b>Debtor</b>	:	<b>Bky. No. 19-10424-MDC</b>

**MOTION OBJECTING TO PROOF OF CLAIM**

Debtor, Stephen Justin Davis, objects to the proof of claim filed in this case by Great Valley School District and in states:

1. This case was commenced by the filing of a bankruptcy petition (hereinafter “Petition”) on January 24, 2019.
2. Great Valley School District (hereinafter “Creditor”) filed a purported proof of claim (Claim No. 13-1 ) in the amount of \$6,285.54 for mortgage arrears.
3. Debtor objects to Claim No.13.1 for the following reasons:
  - a. Creditor’s claim includes \$1,090.70 of post-petition interest. Post-petition interest in this circumstance is inappropriate and should be stricken.
  - b. Even if the Court determines that post-petition interest is appropriate in this circumstance, an interest rate of 10% is excessive. The current IRS interest rate is 6% which is more appropriate. Further, Creditor calculates the interest rate based upon a 54 month amortization. Under the current project plan payment amounts, Creditor will be paid in full within approximately 18 months. Based upon this calculation, the post-petition interest would be \$214.

**WHEREFORE**, the Debtor respectfully requests that the Court: (1) Sustain the Debtors objection to the Creditor’s proof of claim; (2) Reduce the claim to the appropriate amount; and (3) Grant any other such relief as the Court determines just and proper.

Dated: August 7, 2019.

/s/ Stephen Justin Davis

**Pro Se Debtor**

**Email: [sjustindavis@yahoo.com](mailto:sjustindavis@yahoo.com)**

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**In re: STEPHEN JUSTIN DAVIS** : **Chapter 13**  
:   
:   
**Debtor** : **Bky. No. 19-10424-MDC**

**ORDER**

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 201\_, having considered the debtor's Objection to creditor, Great Valley School District's, proof of claim (Claim No. 13-1) in the amount of \$6,285.54, after a hearing thereon, it is hereby

ORDERED that debtor's objection is sustained, and Great Valley School District's, proof of claim (Claim No. 13-1) is hereby reduced to \$5,194.84.

BY THE COURT

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Magdeline D. Coleman  
BANKRUPTCY JUDGE

cc:

U.S. Trustee:  
Office of the U.S. Trustee  
Eastern District of Pennsylvania  
833 Chestnut Street, Suite 500  
Philadelphia, PA 19107

Creditor's Attorney:  
James R. Wood, Esquire  
Portnoff Law Associates, Ltd.  
2700 Horizon Drive, Suite 100  
King of Prussia, PA 19406